

September 18, 2015

Office of Exemption Determinations
Employee Benefits Security Administration
Attention: D-11712
U.S. Department of Labor
200 Constitution Avenue N.W.
Suite 400
Washington, D.C. 20210

RE: Proposed Best Contract Exemption, ZRIN 1210-ZA25

Ladies and Gentlemen:

I am writing to express my extreme objection to the above named legislation.

By way of background, I am a retired individual that has always been 100% responsible for all decisions relating to securities investments in all of my brokerage accounts, including Qualified Retirement accounts that also contain OTC securities . I adopted this practice very early on as I found that my personal research on companies in which I was interested and considering for investment was better and more extensive than was provided by major, national brokerage firms.

Further, it's important to note that I have paid hundreds of thousands of dollars of additional taxes , over a multi-year process, to convert from a traditional IRA to a Roth IRA and I would be incredibly upset if our Government , in the name of protecting me from myself, were to now change the game rules so that I could no longer own OTC securities in my Roth account, or only under a much more costly (and, in my case unwanted and unnecessary) brokerage structure/arrangement.

I feel the protections of your proposed legislation only make sense for those individuals that voluntarily request to be included in such a program, but certainly should not be applicable to everyone, across the board. Personally, I think your efforts would be better directed at correcting some of things that allow manipulators to take of the market such as better regulations on high frequency trading, eliminating naked shorting, re-instating the uptick rule, etc..

To get a little philosophical , this country was founded on principles of liberty, self-determination, and self-reliance and we have now unfortunately, evolved into a

cradle to grave , one size fits all, government that's evidently hell-bent on saving everyone from them self. To give you a sense of how it feels to be on the receiving end of government imposed regulations, imagine if a new mandate required all Federal employees to receive 100% of their medical care through the Veterans Administration. I think you see my point.

Again, I urge to please allow individuals to invest in and own OTC securities within their retirement accounts. Thank you for your consideration.

Regrettably, I must send this letter anonymously due to the current administration's history of using the Internal Revenue Service and other agencies against those that oppose their policies.

Sincerely,

Anonymous in San Diego